

Information to identify the case:			
Debtor 1:	John D. Ryan		Social Security number or ITIN: xxx-xx-1512
	First Name	Middle Name	Last Name
Debtor 2:	Lynn A. Ryan		Social Security number or ITIN: xxx-xx-4784
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 3/20/24
Case number:	24-20668-JAD		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John D. Ryan	Lynn A. Ryan
2. All other names used in the last 8 years		
3. Address	306 Telegraph Road Brownsville, PA 15417	306 Telegraph Road Brownsville, PA 15417
4. Debtor's attorney Name and address	Shawn N. Wright 7240 McKnight Road Pittsburgh, PA 15237	Contact phone 412-920-6565 Email: shawn@shawnwrightlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 4/3/24

For more information, see page 2

In re:
John D. Ryan
Lynn A. Ryan
Debtors

Case No. 24-20668-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 03, 2024

User: auto
Form ID: 309iPGH

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ John D. Ryan, Lynn A. Ryan, 306 Telegraph Road, Brownsville, PA 15417-9560
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
ust	+ Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
15697455	+ Ainsley Grp, 960 N Tustin St, Orange, CA 92867-5956
15697465	+ KLM Law Group, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
15697468	+ Shellpoint Mortgage Servicing, PO Box 1410, Troy, MI 48099-1410

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: shawn@shawnwrightlaw.com	Apr 04 2024 00:13:00	Shawn N. Wright, 7240 McKnight Road, Pittsburgh, PA 15237
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Apr 04 2024 00:13:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Apr 04 2024 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 04 2024 00:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 04 2024 04:08:00	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15697456	+ Email/Text: rm-bknotices@bridgecrest.com	Apr 04 2024 00:13:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15697457	Email/Text: caineweiner@ebn.phinsolutions.com	Apr 04 2024 00:13:00	Caine & Weiner, 5805 Sepulveda Blvd. 4th Floor, Van Nuys, CA 91411
15697458	+ EDI: CAPITALONE.COM	Apr 04 2024 04:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15697459	+ Email/Text: bankruptcyColumbia@nisource.com	Apr 04 2024 00:13:00	Columbia Gas, 290 W. Nationwide Blvd., Unit 114, Columbus, OH 43215-1082
15697460	+ Email/Text: bankruptcy@consumerportfolio.com	Apr 04 2024 00:13:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
15697461	+ EDI: CCS.COM	Apr 04 2024 04:08:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15697462	+ Email/Text: electronicbkydocs@nelnet.net	Apr 04 2024 00:13:00	Dept Of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561

District/off: 0315-2

User: auto

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Date Rcvd: Apr 03, 2024

Form ID: 309iPGH

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15697463	+ EDI: AMINFOFP.COM	Apr 04 2024 04:08:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15697464	EDI: IRS.COM	Apr 04 2024 04:08:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15697466	Email/Text: ktramble@lendmarkfinancial.com	Apr 04 2024 00:13:00	Lendmark Financial Service, 2118 Usher St., Covington, GA 30014
15697467	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 04 2024 00:13:00	Midland Credit Management, 320 East Big Beaver, Troy, MI 48083-1271
15699238	+ EDI: PENNDEPTREV	Apr 04 2024 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15699238	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 04 2024 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15699806	+ Email/Text: bankruptcy@huntington.com	Apr 04 2024 00:13:00	The Huntington National Bank, PO Box 89424, OPC856, Cleveland, OH 44101-6424
15697469	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 04 2024 00:13:00	West Penn Power, 76 South Main Street, Akron, OH 44308-1817

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		US Bank Trust National Association, Not In Its Ind
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

District/off: 0315-2

User: auto

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Shawn N. Wright

on behalf of Debtor John D. Ryan shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Joint Debtor Lynn A. Ryan shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 5